



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name FIRST HAWAIIAN, INC.

City/State HONOLULU, HI

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 22,662,831

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST HAWAIIAN, INC.
999 BISHOP STREET

HONOLULU, HI 96813

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	21,788,095	20,372,451			
Net income (\$000)	185,754	284,392			
Number of BHCs in peer group	128	125			

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.46	2.77	24	2.81	3.01	32									
+ Non-interest income	0.91	1.21	40	0.96	1.32	40									
– Overhead expense	1.75	2.57	15	1.82	2.69	13									
– Provision for credit losses	0.50	0.51	53	0.07	0.15	30									
+ Securities gains (losses)	0	0.02	4	-0.01	0.01	11									
+ Other tax equivalent adjustments	0	0	12	0	0	42									
= Pretax net operating income (tax equivalent)	1.12	1.04	53	1.87	1.56	77									
Net operating income	0.85	0.81	50	1.40	1.19	73									
Net income	0.85	0.82	49	1.40	1.19	73									
Net income (Subchapter S adjusted)		1.18			1.17										
Percent of Average Earning Assets															
Interest income (tax equivalent)	3	3.55	17	3.77	4.41	13									
Interest expense	0.24	0.52	13	0.59	1.08	15									
Net interest income (tax equivalent)	2.76	3.01	30	3.19	3.33	38									
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.27	55	0.19	0.21	57									
Earnings coverage of net loan and lease losses (X)	11.40	22.91	50	15.83	24.40	52									
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.57	1.58	56	0.99	0.83	70									
Allowance for loan and lease losses / Total loans and leases	1.57	1.55	58	0.99	0.81	72									
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.07	0.71	2	0.04	0.57	3									
30–89 days past due loans and leases / Total loans and leases	0.30	0.39	46	0.35	0.43	50									
Liquidity and Funding															
Net noncore funding dependence	9.25	3.20	74	16.87	14.45	61									
Net short-term noncore funding dependence	-0.25	-4.76	66	7.68	3.38	58									
Net loans and leases / Total assets	57.73	61.58	31	64.87	63.77	39									
Capitalization															
Tier 1 leverage ratio	8	9.13	16	8.79	9.76	25									
Holding company equity capital / Total assets	12.11	11.16	65	13.09	12.43	59									
Total equity capital (including minority interest) / Total assets	12.11	11.29	63	13.09	12.57	57									
Common equity tier 1 capital / Total risk-weighted assets	12.47	12.38	58	11.88	12.17	49									
Net loans and leases / Equity capital (X)	4.77	5.58	34	4.95	5.21	46									
Cash dividends / Net income	72.73	42.30	89	48.61	33.12	81									
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02										
Growth Rates															
Assets	12.38	16.68	40	-2.56	9.26	5									
Equity capital	3.93	6.99	36	4.57	10.49	33									
Net loans and leases	0	9.07	17	1.14	9.10	18									
Noncore funding	-8.89	-12.18	55	-12.04	6.59	22									
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36									
Long-term debt / Equity capital	0	13.56	10	0	13.04	13									
Equity investment in subsidiaries / Equity capital	99.36	102.81	27	99.16	103.22	23									
Cash from ops + noncash items + op expense / Op expense + dividends	100.03	147.24	23	206.75	190.27	61									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	489,732	568,999				-13.93	-78.98
Income from lease financing receivables.....	6,791	5,014				35.44	-90.69
Fully taxable income on loans and leases.....	494,630	573,880				-13.81	-79.35
Tax-exempt income on loans and leases.....	1,893	133				1323.31	-72.21
Estimated tax benefit on income on loans and leases.....	696	35				1910.61	-82.21
Income on loans and leases (tax equivalent).....	497,219	574,048				-13.38	-79.34
Investment interest income (tax equivalent).....	81,808	92,508				-11.57	-71.28
Interest on balances due from depository institutions.....	2,365	9,253				-74.44	-75.41
Interest income on other earning assets.....	1,838	2,921				-37.08	-93.64
Total interest income (tax equivalent).....	583,230	678,730				-14.07	-78.63
Interest on time deposits of \$250K or more.....	12,981	30,261				-57.10	
Interest on time deposits < \$250K.....	8,482	10,394				-18.40	
Interest on foreign office deposits.....	2,577	4,734				-45.56	-34.61
Interest on other deposits.....	11,431	42,476				-73.09	-78.59
Interest on other borrowings and trading liabilities.....	11,554	17,425				-33.69	-91.32
Interest on subordinated debt and mandatory convertible securities.....	0	0					-100.00
Total interest expense.....	47,025	105,290				-55.34	-83.59
Net interest income (tax equivalent).....	536,205	573,440				-6.49	-78.05
Non-interest income.....	197,494	195,248				1.15	-73.58
Adjusted operating income (tax equivalent).....	733,699	768,688				-4.55	-77.00
Overhead expense.....	381,375	370,437				2.95	-81.57
Provision for credit losses.....	108,015	13,800					31.44
Securities gains (losses).....	-114	-2,715					
Other tax equivalent adjustments.....	-1	0					
Pretax net operating income (tax equivalent).....	244,419	381,736				-35.97	-77.04
Applicable income taxes.....	57,970	97,306				-40.43	-83.51
Tax equivalent adjustments.....	695	38				1728.95	-94.18
Applicable income taxes (tax equivalent).....	58,665	97,344				-39.73	-83.86
Minority interest.....	0	0					-100.00
Net income before discontinued operations, net of minority interest.....	185,754	284,392				-34.68	-73.37
Discontinued operations, net of applicable income taxes.....	0	0					
Net income attributable to holding company.....	185,754	284,392				-34.68	-73.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	185,754	284,392				-34.68	-73.50
Investment securities income (tax equivalent).....	81,808	92,508				-11.57	-71.28
US Treasury and agency securities (excluding mortgage-backed securities) ..	1,458	4,293				-66.04	-93.41
Mortgage-backed securities.....	80,151	87,993				-8.91	-66.24
All other securities.....	199	222				-10.51	-99.21
Cash dividends declared.....	135,099	138,246				-2.28	
Common.....	135,099	138,246				-2.28	
Preferred.....	0	0					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.68	3.27	17	3.33	4	13									
Less: Interest expense	0.22	0.48	13	0.52	0.98	15									
Equals: Net interest income (tax equivalent)	2.46	2.77	24	2.81	3.01	32									
Plus: Non-interest income	0.91	1.21	40	0.96	1.32	40									
Equals: adjusted operating income (tax equivalent)	3.37	4.04	19	3.77	4.41	21									
Less: Overhead expense	1.75	2.57	15	1.82	2.69	13									
Less: Provision for credit losses	0.50	0.51	53	0.07	0.15	30									
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49									
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	4	-0.01	0.01	11									
Plus: other tax equivalent adjustments	0	0	12	0	0	42									
Equals: Pretax net operating income (tax equivalent)	1.12	1.04	53	1.87	1.56	77									
Less: Applicable income taxes (tax equivalent)	0.27	0.23	60	0.48	0.36	81									
Less: Minority interest	0	0	42	0	0	36									
Equals: Net operating income	0.85	0.81	50	1.40	1.19	73									
Plus: Net extraordinary items	0	0	50	0	0	50									
Equals: Net income	0.85	0.82	49	1.40	1.19	73									
Memo: Net income (last four quarters)	0.85	0.82	49	1.40	1.19	72									
Net income—BHC and noncontrolling (minority) interest	0.85	0.83	48	1.40	1.20	73									
Margin Analysis															
Average earning assets / Average assets	89.22	92.32	13	88.30	91.05	23									
Average interest-bearing funds / Average assets	55.09	64.06	16	56.77	65.57	17									
Interest income (tax equivalent) / Average earning assets	3	3.55	17	3.77	4.41	13									
Interest expense / Average earning assets	0.24	0.52	13	0.59	1.08	15									
Net interest income (tax equivalent) / Average earning assets	2.76	3.01	30	3.19	3.33	38									
Yield or Cost															
Total loans and leases (tax equivalent)	3.67	4.27	16	4.39	5.09	13									
Interest-bearing bank balances	0.31	0.27	66	1.88	2.04	39									
Federal funds sold and reverse repos		0.68			2.44										
Trading assets	0	0.60	23	0	0.99	21									
Total earning assets	3	3.51	18	3.77	4.36	14									
Investment securities (tax equivalent)	1.69	2.25	13	2.12	2.76	1									
US Treasury and agency securities (excluding mortgage-backed securities)	1.26	1.75	26	2.38	2.32	63									
Mortgage-backed securities	1.59	2.05	14	2.14	2.61	5									
All other securities		3.24			4.06										
Interest-bearing deposits	0.21	0.53	11	0.57	1.10	12									
Time deposits of \$250K or more	0.86	1.42	10	2	1.96	50									
Time deposits < \$250K	0.83	1.36	9	0.95	1.82	10									
Other domestic deposits	0.14	0.36	10	0.56	0.93	20									
Foreign deposits	0.35	0.42	46	0.61	1.19	20									
Federal funds purchased and repos	0.44	0.62	47	2.43	1.86	75									
Other borrowed funds and trading liabilities	2.80	1.50	91	2.83	2.38	75									
All interest-bearing funds	0.39	0.74	13	0.91	1.49	18									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	197,494	195,248			
Fiduciary activities income	35,443	34,813			
Service charges on deposit accounts - domestic	25,014	29,729			
Trading revenue	3,688	-884			
Investment banking fees and commissions	11,192	10,160			
Insurance activities revenue	2,715	3,479			
Venture capital revenue	0	0			
Net servicing fees	-518	2,775			
Net securitization income	0	0			
Net gains (losses) on sales of loans, OREO, other assets	18,989	-1,129			
Other non-interest income	100,971	116,305			
Total overhead expenses	381,375	370,437			
Personnel expense	174,221	173,098			
Net occupancy expense	49,098	46,096			
Goodwill impairment losses	0	0			
Amortization expenses and impairment loss (other intangible assets)	0	0			
Other operating expenses	158,056	151,243			
Fee income on mutual funds and annuities	5,645	6,192			
Memoranda					
Assets under management in proprietary mutual funds and annuities	157,401	163,896			
Number of equivalent employees	2,103	2,092			
Average personnel expense per employee	82.84	82.74			
Average assets per employee	10,360.48	9,738.27			

Analysis Ratios

Mutual fund fee income / Non-interest income	2.86	2.02	67	3.17	2.72	61									
Overhead expenses / Net Interest Income + non-interest income	52.03	62.28	17	48.19	61.29	8									

Percent of Average Assets

Total overhead expense	1.75	2.57	15	1.82	2.69	13									
Personnel expense	0.80	1.30	9	0.85	1.41	11									
Net occupancy expense	0.23	0.26	31	0.23	0.28	23									
Other operating expenses	0.73	0.94	37	0.74	0.97	34									
Overhead less non-interest income	0.84	1.25	20	0.86	1.32	20									

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	51.98	61.82	18	48.19	60.64	9									
Personnel expense	23.75	32.36	12	22.52	32.39	8									
Net occupancy expense	6.69	6.58	53	6	6.52	39									
Other operating expenses	21.54	22.28	63	19.68	21.20	49									
Total non-interest income	26.92	28.83	51	25.40	29.23	52									
Fiduciary activities income	4.83	2.09	83	4.53	1.97	80									
Service charges on domestic deposit accounts	3.41	3.27	53	3.87	3.88	47									
Trading revenue	0.50	1.28	56	-0.12	1.18	3									
Investment banking fees and commissions	1.53	2.46	51	1.32	3.54	44									
Insurance activities revenue	0.37	0.41	71	0.45	0.47	74									
Venture capital revenue	0	0.01	44	0	0.02	42									
Net servicing fees	-0.07	0.01	24	0.36	0.28	71									
Net securitization income	0	0	45	0	0.01	44									
Net gain (loss) - sales of loans, OREO, and other assets	2.59	3.92	54	-0.15	1.86	8									
Other non-interest income	13.76	9.65	78	15.13	10.04	79									
Overhead less non-interest income	25.06	31.93	30	22.79	31.06	24									
Applicable income taxes / Pretax net operating income (tax equivalent)	23.72	18.63	84	25.49	20.56	84									
Applicable income tax + TE / Pretax net operating income + TE	24	21.18	73	25.50	23.23	75									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	8,671,607	8,646,273				0.29	-71.00
Commercial and industrial loans	2,670,983	2,432,626				9.80	-79.95
Loans to individuals	1,258,899	1,508,436				-16.54	-92.26
Loans to depository institutions and acceptances of other banks	7,237	1,481				388.66	-24.04
Agricultural loans	175	276				-36.59	-99.99
Other loans and leases	681,775	623,462				9.35	-77.93
Less: Unearned income	0	0					
Loans and leases, net of unearned income	13,290,676	13,212,554				0.59	-79.63
Less: Allowance for loan and lease losses	208,454	130,530				59.70	-71.05
Net loans and leases	13,082,222	13,082,024				0.00	-79.73
Debt securities that reprice or mature in over 1 year	5,563,998	4,035,402				37.88	-58.18
Mutual funds and equity securities	11,691	0					88.84
Subtotal	18,657,911	17,117,426				9.00	-76.03
Interest-bearing bank balances	737,571	333,642				121.07	-85.98
Federal funds sold and reverse repos	0	0					
Debt securities that reprice or mature within 1 year	507,417	40,242				1160.91	-31.29
Trading assets	129,895	63,527				104.47	-36.09
Total earning assets	20,032,794	17,554,837				14.12	-76.16
Non-interest-bearing cash and due from depository institutions	303,373	360,375				-15.82	-72.28
Premises, fixed assets, and leases	322,401	316,885				1.74	-53.49
Other real estate owned	0	319				-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0					
Intangible and other assets	2,004,263	1,934,318				3.62	-78.35
Total assets	22,662,831	20,166,734				12.38	-76.17
Quarterly average assets	22,376,593	20,078,737				11.44	-76.15
Average loans and leases (YTD)	13,531,598	13,065,136				3.57	-78.27
Memoranda							
Loans held-for-sale	11,579	904				1180.86	-80.04
Loans not held-for-sale	13,279,097	13,211,650				0.51	-79.63
Real estate loans secured by 1-4 family	4,419,243	4,537,152				-2.60	-64.73
Commercial real estate loans	3,952,768	3,813,916				3.64	-74.86
Construction and land development	731,826	514,840				42.15	-62.34
Multifamily	480,651	515,669				-6.79	-65.97
Nonfarm nonresidential	2,740,291	2,783,407				-1.55	-77.85
Real estate loans secured by farmland	17,884	17,310				3.32	-98.60
Total investment securities	6,083,106	4,075,644				49.26	-56.70
U.S. Treasury securities	30,790	29,888				3.02	-98.32
US agency securities (excluding mortgage-backed securities)	140,631	101,439				38.64	46.69
Municipal securities	0	0					-100.00
Mortgage-backed securities	5,899,994	3,944,317				49.58	-48.85
Asset-backed securities	0	0					-100.00
Other debt securities	0	0					
Mutual funds and equity securities	11,691	0					88.84
Available-for-sale securities	6,071,415	4,075,644				48.97	-56.63
U.S. Treasury securities	30,790	29,888				3.02	-98.32
US agency securities (excluding mortgage-backed securities)	140,631	101,439				38.64	46.69
Municipal securities	0	0					-100.00
Mortgage-backed securities	5,899,994	3,944,317				49.58	-48.63
Asset-backed securities	0	0					-100.00
Other debt securities	0	0					
Mutual funds and equity securities	0	0					-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	86,384	-5,019					
Structured notes, fair value	0	0					
Pledged securities	2,393,645	1,728,741				38.46	-67.29

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	646,942	593,123				9.07	-81.49
NOW, ATS and transaction accounts	499,707	718,762				-30.48	-43.37
Time deposits less brokered deposits) < \$250K	979,386	1,056,752				-7.32	
MMDA and other savings accounts	14,330,238	11,415,145				25.54	-72.60
Other non-interest-bearing deposits	0	0					
Core deposits	16,456,273	13,783,782				19.39	-71.62
Time deposits of \$250K or more	1,146,792	1,187,872				-3.46	
Foreign deposits	1,624,658	1,473,340				10.27	41.37
Federal funds purchased and repos	0	0					-100.00
Secured federal funds purchased	0	0					
Commercial paper	0	0					
Other borrowings w/remaining maturity of 1 year or less	0	400,000				-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	200,010	200,019				0.00	-90.57
Brokered deposits < \$250K	0	0					
Noncore funding	2,971,460	3,261,231				-8.89	-85.64
Trading liabilities	4,560	4,233				7.73	-97.63
Subordinated notes and debentures + trust preferred securities	0	0					-100.00
Other liabilities	486,434	477,230				1.93	-64.02
Total liabilities	19,918,727	17,526,476				13.65	-75.45
Equity Capital							
Perpetual preferred stock (including surplus)	0	0					
Common stock	1,402	1,399				0.21	0.50
Common surplus	2,514,014	2,503,677				0.41	-68.36
Retained earnings	473,974	437,072				8.44	-92.30
Accumulated other comprehensive income	31,604	-31,749					
Other equity capital components	-276,890	-270,141					
Total holding company equity capital	2,744,104	2,640,258				3.93	-80.31
Noncontrolling (minority) interest in subsidiaries	0	0					-100.00
Total equity capital, including minority interest	2,744,104	2,640,258				3.93	-80.34
Total liabilities and capital	22,662,831	20,166,734				12.38	-76.17
Memoranda							
Non-interest-bearing deposits	7,522,114	5,880,072				27.93	-64.20
Interest-bearing deposits	11,705,609	10,564,922				10.80	-75.48
Total deposits	19,227,723	16,444,994				16.92	-72.03
Long-term debt that reprices within 1 year	0	0					-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,640,258	2,524,839					
Accounting restatements	-12,517	0					
Net income	185,754	284,392					
Net sale of new perpetual preferred stock	0	0					
Net sale of new common stock	9,104	6,833					
Sale of treasury stock	0	0					
Less: Purchase of treasury stock	5,000	136,242					
Changes incident to business combinations	0	0					
Less: Dividends declared	135,099	138,246					
Change in other comprehensive income	63,353	100,446					
Changes in debit to ESOP liability	0	0					
Other adjustments to equity capital	-1,749	-1,764					
Holding company equity capital, ending balance	2,744,104	2,640,258					

BHC Name

City/State

1025608

12

1

RSSD Number

FR Dist.

Peer #

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	38.26	36.22	46	42.87	37.78	52									
Commercial and industrial loans	11.79	13.52	42	12.06	12.02	54									
Loans to individuals	5.55	3.40	72	7.48	4.20	74									
Loans to depository institutions and acceptances of other banks	0.03	0.03	84	0.01	0.04	70									
Agricultural loans	0	0.19	26	0	0.24	28									
Other loans and leases	3.01	4.63	47	3.09	5.01	41									
Net loans and leases	57.73	61.58	31	64.87	63.77	39									
Debt securities over 1 year	24.55	15.55	86	20.01	14.60	78									
Mutual funds and equity securities	0.05	0.05	65	0	0.06	13									
Subtotal	82.33	78.16	62	84.88	79.65	60									
Interest-bearing bank balances	3.25	7.51	22	1.65	3.06	42									
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25									
Debt securities 1 year or less	2.24	1.68	71	0.20	1.91	15									
Trading assets	0.57	1.01	59	0.32	1.19	59									
Total earning assets	88.39	91.05	15	87.05	89.53	22									
Non-interest cash and due from depository institutions	1.34	1.07	73	1.79	1.14	89									
Other real estate owned	0	0.02	4	0	0.03	16									
All other assets	10.27	7.82	82	11.16	9.27	73									
Memoranda															
Short-term investments	5.49	11.17	24	1.85	7.63	22									
U.S. Treasury securities	0.14	0.84	54	0.15	1.03	49									
US agency securities (excluding mortgage-backed securities)	0.62	0.63	65	0.50	0.54	61									
Municipal securities	0	1.69	8	0	1.34	7									
Mortgage-backed securities	26.03	11.75	94	19.56	11.44	88									
Asset-backed securities	0	0.32	24	0	0.28	25									
Other debt securities	0	0.42	10	0	0.39	9									
Loans held-for-sale	0.05	0.52	25	0	0.39	19									
Loans held for investment	58.59	61.72	32	65.51	63.50	41									
Real estate loans secured by 1-4 family	19.50	11.91	84	22.50	13.29	84									
Revolving	3.70	1.66	88	4.41	2.07	86									
Closed-end, secured by first liens	15.72	9.81	80	17.95	10.69	82									
Closed-end, secured by junior liens	0.08	0.22	34	0.13	0.28	40									
Commercial real estate loans	17.44	22.22	34	18.91	22.23	42									
Construction and land development	3.23	3.40	55	2.55	3.44	48									
Multifamily	2.12	3.12	41	2.56	3.01	50									
Nonfarm nonresidential	12.09	14.72	40	13.80	14.69	46									
Real estate loans secured by farmland	0.08	0.33	49	0.09	0.36	52									

BHC Name

City/State

1025608

RSSD Number

12

FR Dist.

1

Peer #

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	65.25	57.15	62	65.44	57.46	52									
Real estate loans secured by 1-4 family	33.25	19.43	88	34.34	20.75	86									
Revolving	6.31	2.64	93	6.73	3.15	88									
Closed-end	26.94	16.59	84	27.60	17.39	84									
Commercial real estate loans	29.74	34.63	38	28.87	33.52	41									
Construction and land development	5.51	5.26	58	3.90	5.09	46									
1-4 family	0.48	0.93	47	0.48	0.94	46									
Other	5.03	4.19	62	3.41	4.02	49									
Multifamily	3.62	4.96	44	3.90	4.69	49									
Nonfarm nonresidential	20.62	22.93	40	21.07	22.15	46									
Owner-occupied	5.67	7.68	37	5.94	7.72	39									
Other	14.95	14.95	48	15.12	14.34	53									
Real estate loans secured by farmland	0.13	0.54	49	0.13	0.55	51									
Loans to depository institutions and acceptances of other banks	0.05	0.06	83	0.01	0.11	69									
Commercial and industrial loans	20.10	22.17	46	18.41	19.53	50									
Loans to individuals	9.47	6.13	72	11.42	7.13	73									
Credit card loans	1.56	0.65	85	1.93	0.81	85									
Agricultural loans	0	0.32	26	0	0.37	27									
Other loans and leases	5.13	9.09	47	4.72	9.85	39									
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	450.37	381.27	57	478.48	391.26	62									
Real estate loans secured by 1-4 family	229.52	125.03	89	251.08	138.18	87									
Revolving	43.54	17.42	92	49.24	21.26	89									
Closed-end	185.98	106.14	85	201.84	115.20	86									
Commercial real estate loans	205.29	234.65	39	211.06	229.44	45									
Construction and land development	38.01	35.62	58	28.49	34.95	48									
1-4 family	3.28	6.34	46	3.54	6.61	47									
Other	34.72	28.16	64	24.95	27.32	50									
Multifamily	24.96	32.74	43	28.54	31.04	53									
Nonfarm nonresidential	142.32	155.06	42	154.03	152.10	48									
Owner-occupied	39.11	52.37	40	43.47	53.07	44									
Other	103.21	100.54	52	110.56	97.41	58									
Real estate loans secured by farmland	0.93	3.44	50	0.96	3.60	50									
Loans to depository institutions and acceptances of other banks	0.38	0.28	84	0.08	0.44	70									
Commercial and industrial loans	138.72	139.91	50	134.62	122.02	57									
Loans to individuals	65.38	37.47	75	83.48	43.51	75									
Credit card loans	10.75	3.30	86	14.13	4.34	87									
Agricultural loans	0.01	1.88	25	0.02	2.18	28									
Other loans and leases	35.41	49.54	51	34.50	52.44	42									
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.40	27.32	44	23.35	26.45	44									
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	168.41	183.76	45	170.71	178.57	46									
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	207.52	240.85	39	214.18	236.10	44									

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	5.49	11.17	24	1.85	7.63	22									
Liquid assets	31.96	26.22	68	23.97	22.44	65									
Investment securities.....	26.84	17.85	83	20.21	16.99	65									
Net loans and leases.....	57.73	61.58	31	64.87	63.77	39									
Net loans, leases and standby letters of credit	58.59	62.48	31	65.81	64.84	38									
Core deposits	72.61	70.67	42	68.35	63.09	53									
Noncore funding	13.11	14.13	60	16.17	19.36	50									
Time deposits of \$250K or more	5.06	2.11	91	5.89	2.94	88									
Foreign deposits	7.17	0.36	94	7.31	0.43	94									
Federal funds purchased and repos.....	0	1.47	10	0	1.94	9									
Secured federal funds purchased	0	0	48	0	0	49									
Net federal funds purchased (sold).....	0	0.54	30	0	0.48	28									
Commercial paper	0	0.01	44	0	0.02	45									
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	1.98	3.01	42									
Earning assets that reprice within 1 year	34.44	39.38	36	32.39	39.29	29									
Interest-bearing liabilities that reprice within 1 year.....	8.34	8.20	67	10.05	10.19	63									
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25									
Net assets that reprice within 1 year	26.10	29.11	41	22.34	26.63	37									
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.25	3.20	74	16.87	14.45	61									
Net short-term noncore funding dependence.....	-0.25	-4.76	66	7.68	3.38	58									
Short-term investment / Short-term noncore funding	103.83	184.19	34	22.13	77.77	29									
Liquid assets - short-term noncore funding / Nonliquid assets.....	39.19	28.18	73	20.50	16.97	65									
Net loans and leases / Total deposits	68.04	79.43	20	79.55	90.31	24									
Net loans and leases / Core deposits	79.50	88.34	34	94.91	103.93	38									
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72										
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.03	4.31	66	-0.30	1.36	4									
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0										
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14									
Available-for-sale securities	99.81	87.23	81	100	85.40	95									
U.S. Treasury securities.....	0.51	4.72	47	0.73	6.15	44									
US agency securities (excluding mortgage-backed securities)	2.31	4.01	53	2.49	3.49	57									
Municipal securities	0	9.83	7	0	7.75	7									
Mortgage-backed securities.....	96.99	66.64	93	96.78	67.43	94									
Asset-backed securities.....	0	1.91	24	0	1.66	24									
Other debt securities	0	3.01	9	0	2.94	9									
Mutual funds and equity securities	0.19	0.35	53	0	0.40	13									
Debt securities 1 year or less	8.34	10.55	53	0.99	11.86	7									
Debt securities 1 to 5 years	53.41	17.03	93	82.07	17.94	98									
Debt securities over 5 years.....	38.06	69.86	14	16.95	66.02	7									
Pledged securities	39.35	35.67	53	42.42	30.57	66									
Structured notes, fair value.....	0	0.02	42	0	0.03	42									
Percent Change from Prior Like Quarter															
Short-term investments	232.99	183.32	69	-39.43	26.69	6									
Investment securities.....	49.26	23.62	82	-9.40	11.75	7									
Core deposits	19.39	26.88	25	-1.84	11.23	3									
Noncore funding	-8.89	-12.18	55	-12.04	6.59	22									

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	6,027,655	6,001,820			
Commit: Secured commercial real estate loans	764,553	1,030,856			
Commit: Unsecured real estate loans	14,487	12,339			
Credit card lines (reported semiannually, June/Dec)	1,323,517	1,413,403			
Securities underwriting	0	0			
Standby letters of credit	196,093	190,412			
Commercial and similar letters of credit	3,834	7,334			
Securities lent	0	0			
Credit derivatives - notional amount (holding company as guarantor)	0	0			
Credit derivatives - notional amount (holding company as beneficiary)	0	0			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0			
Derivative Contracts					
Interest rate futures and forward contracts	13,000	0			
Written options contracts (interest rate)	20,891	0			
Purchased options contracts (interest rate)	0	0			
Interest rate swaps	3,266,230	2,924,893			
Futures and forward foreign exchange	0	449			
Written options contracts (foreign exchange)	0	0			
Purchased options contracts (foreign exchange)	0	0			
Foreign exchange rate swaps	0	0			
Commodity and other futures and forward contracts	0	0			
Written options contracts (commodity and other)	0	0			
Purchased options contracts (commodity and other)	0	0			
Commodity and other swaps	0	0			

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	26.60	22.01	71	29.76	23.52	73									
Standby letters of credit	0.87	0.71	71	0.94	0.84	68									
Commercial and similar letters of credit	0.02	0.02	68	0.04	0.02	79									
Securities lent	0	0.18	40	0	0.40	39									
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27									
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27									
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33									
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34									
Derivative contracts	14.56	48.62	37	14.51	68.47	38									
Interest rate contracts	14.56	34.36	41	14.50	47.31	40									
Interest rate futures and forward contracts	0.06	6.21	28	0	10.67	11									
Written options contracts (interest rate)	0.09	2.18	22	0	2.47	10									
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22									
Interest rate swaps	14.41	20.83	48	14.50	28.86	50									
Foreign exchange contracts	0	6.01	25	0	10.12	46									
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	48									
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39									
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39									
Foreign exchange rate swaps	0	0.77	39	0	2.03	38									
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31									
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40									
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35									
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34									
Commodity and other swaps	0	0.32	36	0	0.38	35									

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	44.55	42.82	68	45.94	45.53	69									
--	-------	-------	----	-------	-------	----	--	--	--	--	--	--	--	--	--

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	3,300,121	2,925,342			
Interest rate contracts	3,300,121	2,924,893			
Foreign exchange contracts	0	449			
Equity, commodity, and other contracts	0	0			
Derivatives Position					
Futures and forwards	13,000	449			
Written options	20,891	0			
Exchange-traded	0	0			
Over-the-counter	20,891	0			
Purchased options	0	0			
Exchange-traded	0	0			
Over-the-counter	0	0			
Swaps	3,266,230	2,924,893			
Held for trading	3,243,779	2,901,703			
Interest rate contracts	3,243,779	2,901,703			
Foreign exchange contracts	0	0			
Equity, commodity, and other contracts	0	0			
Non-traded	56,342	23,639			
Interest rate contracts	56,342	23,190			
Foreign exchange contracts	0	449			
Equity, commodity, and other contracts	0	0			
Derivative contracts (excluding futures and FX 14 days or less)	3,266,230	2,925,342			
One year or less	152,216	83,349			
Over 1 year to 5 years	1,129,542	1,646,815			
Over 5 years	1,984,472	1,195,178			
Gross negative fair value (absolute value)	5,836	4,915			
Gross positive fair value	129,895	63,539			
Held for trading	129,895	63,527			
Non-traded	0	12			
Current credit exposure on risk-based capital derivative contracts	129,895	63,539			
Credit losses on derivative contracts	0	0			
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0			
90+ days past due	0	0			

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	99.98	93.44	59									
Foreign exchange contracts	0	3.49	25	0.02	3.20	45									
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31									
Futures and forwards	0.39	14.05	18	0.02	13.49	12									
Written options	0.63	8.18	19	0	5.91	6									
Exchange-traded	0	0.14	40	0	0.15	42									
Over-the-counter	0.63	7.73	20	0	5.10	6									
Purchased options	0	3.42	19	0	4.42	18									
Exchange-traded	0	0.15	40	0	0.28	39									
Over-the-counter	0	2.86	21	0	3.35	18									
Swaps	98.97	68.76	90	99.98	69.75	91									
Held for trading	98.29	43.53	87	99.19	44.16	90									
Interest rate contracts	98.29	36.62	93	99.19	37.24	95									
Foreign exchange contracts	0	1.60	32	0	1.60	30									
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36									
Non-traded	1.71	56.47	12	0.81	55.84	9									
Interest rate contracts	1.71	53.82	14	0.79	52.22	11									
Foreign exchange contracts	0	0.46	34	0.02	0.34	68									
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38									
Derivative contracts (excluding futures and forex 14 days or less)	98.97	91.48	64	100	93.86	75									
One year or less	4.61	32.05	20	2.85	32.17	14									
Over 1 year to 5 years	34.23	27.06	62	56.29	30.45	84									
Over 5 years	60.13	29.56	80	40.86	28.09	66									
Gross negative fair value (absolute value)	0.18	1.55	8	0.17	0.83	16									
Gross positive fair value	3.94	2.23	89	2.17	1.19	87									
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	13	0	0.06	18									
Gross positive fair value (X)	0.08	0.09	60	0.04	0.07	60									
Held for trading (X)	0.08	0.07	70	0.04	0.06	71									
Non-traded (X)	0	0.02	4	0	0.01	12									
Current credit exposure (X)	0.08	0.06	64	0.04	0.05	66									
Credit losses on derivative contracts	0	0	43	0	0	45									
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47									
90+ days past due	0	0	47	0	0	48									
Other Ratios															
Current credit exposure / Risk-weighted assets	0.94	0.85	65	0.45	0.73	64									

BHC Name

City/State

1025608

12

1

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	130,530	141,718			
Gross losses	47,563	35,987			
Write-downs, transfers to loans held-for-sale	0	0			
Recoveries	16,702	10,999			
Net losses	30,861	24,988			
Provision for loan and lease losses	108,015	13,800			
Adjustments	770	0			
Ending balance	208,454	130,530			
Memo: Allocated transfer risk reserve (ATTR)	0	0			

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.50	0.51	53	0.07	0.15	30									
Provision for loan and lease losses / Average loans and leases	0.80	0.82	53	0.11	0.24	30									
Provision for loan and lease losses / Net loan and lease losses	350	487.86	52	55.23	130.58	9									
Allowance for loan and lease losses / Total loans and leases not held for sale	1.57	1.58	56	0.99	0.83	70									
Allowance for loan and lease losses / Total loans and leases	1.57	1.55	58	0.99	0.81	72									
Allowance for loan and lease losses / Net loans and leases losses (X)	6.75	11.58	49	5.22	8.03	56									
Allowance for loan and lease losses / Nonaccrual assets	2,295.24	299.17	96	2,386.73	218.72	96									
ALLL / 90+ days past due + nonaccrual loans and leases	1,031.34	244.34	99	740.76	151.73	96									
Gross loan and lease losses / Average loans and leases	0.35	0.34	64	0.28	0.28	57									
Recoveries / Average loans and leases	0.12	0.07	82	0.08	0.08	61									
Net losses / Average loans and leases	0.23	0.27	55	0.19	0.21	57									
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40									
Recoveries / Prior year-end losses	46.41	33.98	76	39.89	36.22	67									
Earnings coverage of net loan and lease losses (X)	11.40	22.91	50	15.83	24.40	52									

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.04	49	-0.01	0.01	22									
Real estate loans secured by 1-4 family	-0.01	0.01	32	-0.01	0.01	24									
Revolving	-0.01	0.01	37	0	0.02	33									
Closed-end	0	0	35	-0.01	0	23									
Commercial real estate loans	0.06	0.07	61	-0.01	0.01	18									
Construction and land development	0.02	0	79	-0.05	-0.01	19									
1-4 family	0	0	59	0	0	27									
Other	0.02	0	81	-0.05	-0.01	16									
Multifamily	0	0	58	0	0	56									
Nonfarm nonresidential	0.08	0.11	59	0	0.02	29									
Owner-occupied	0.08	0.02	85	0	0.01	45									
Other	0	0.08	24	0	0.01	29									
Real estate loans secured by farmland	0	0.02	46	0	0.01	48									
Commercial and industrial loans	0.45	0.47	57	0.14	0.37	25									
Loans to individuals	1.24	1.13	68	1.43	1.17	68									
Credit card loans	2.58	2.92	38	2.21	3.11	29									
Agricultural loans	0	0.19	35	0	0.08	37									
Loans to foreign governments and institutions	0	0		0	0										
Other loans and leases	0.17	0.15	68	0.12	0.15	61									

BHC Name

City/State

1025608

RSSD Number

12

FR Dist.

1

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	39,537	45,982			
90+ days past due loans and leases	11,130	12,152			
Nonaccrual loans and leases	9,082	5,469			
Total past due and nonaccrual loans and leases	59,749	63,603			
Restructured 30–89 days past due	0	488			
Restructured 90+ days past due	0	0			
Restructured nonaccrual	294	319			
Total restructured loans and leases	294	807			
30–89 days past due loans held for sale	0	0			
90+ days past due loans held for sale	0	0			
Nonaccrual loans held for sale	0	0			
Total past due and nonaccrual loans held for sale	0	0			
Restructured loans and leases in compliance	18,367	15,495			
Other real estate owned	0	319			
Other Assets					
30–89 days past due	0	0			
90+ days past due	0	0			
Nonaccrual	0	0			
Total other assets past due and nonaccrual	0	0			

Percent of Loans and Leases

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.30	0.39	46	0.35	0.43	50									
90+ days past due loans and leases	0.08	0.12	64	0.09	0.15	59									
Nonaccrual loans and leases	0.07	0.66	2	0.04	0.51	3									
90+ days past due and nonaccrual loans and leases	0.15	0.85	3	0.13	0.71	4									

30–89 days past due restructured	0	0.01	16	0	0.01	46									
90+ days past due restructured	0	0.01	29	0	0.01	29									
Nonaccrual restructured	0	0.13	7	0	0.14	11									
30–89 days past due loans held for sale	0	0	38	0	0	38									
90+ days past due loans held for sale	0	0	41	0	0	42									
Nonaccrual loans held for sale	0	0.01	38	0	0	40									

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.30	0.40	46	0.35	0.43	50									
90+ days past due assets	0.08	0.12	64	0.09	0.15	57									
Nonaccrual assets	0.07	0.67	2	0.04	0.53	3									
30+ days past due and nonaccrual assets	0.45	1.29	6	0.48	1.19	9									

Percent of Total Assets

90+ days past due and nonaccrual assets	0.09	0.52	5	0.09	0.44	8									
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.55	4	0.09	0.48	7									

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.12	0.60	6	0.11	0.53	9									
Allowance for loan and lease losses	13.17	66.66	3	16.68	115.41	3									
Equity capital + allowance for loan and lease losses	0.93	4.97	5	0.79	4.28	7									
Tier 1 capital + allowance for loan and lease losses	1.43	6.05	7	1.20	5.65	9									
Loans and leases + other real estate owned	0.21	0.97	3	0.16	0.85	4									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.15	0.39	22	0.11	0.38	13									
	90+ days past due	0.07	0.16	61	0.07	0.16	60									
	Nonaccrual	0.10	0.76	8	0.06	0.46	12									
Commercial and industrial	30–89 days past due	0.12	0.23	40	0.17	0.31	38									
	90+ days past due	0.08	0.03	79	0.09	0.05	75									
	Nonaccrual	0.02	0.75	6	0	0.83	8									
Individuals	30–89 days past due	1.87	0.83	91	2.12	0.83	88									
	90+ days past due	0.26	0.14	79	0.24	0.17	74									
	Nonaccrual	0	0.28	9	0	0.17	11									
Depository institution loans	30–89 days past due	0	0	46	0	0	47									
	90+ days past due	0	0	46	0	0	49									
	Nonaccrual	0	0	47	0	0	48									
Agricultural	30–89 days past due	0	0.17	28	0	0.24	26									
	90+ days past due	0	0	44	0	0	42									
	Nonaccrual	0	0.49	24	0	0.67	22									
Foreign governments	30–89 days past due		0			0.07										
	90+ days past due		0			0										
	Nonaccrual		0.09			0.03										
Other loans and leases	30–89 days past due	0.02	0.18	44	0.10	0.20	52									
	90+ days past due	0	0.01	33	0	0.01	30									
	Nonaccrual	0	0.15	19	0	0.13	15									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.20	0.65	16	0.14	0.67	9									
	90+ days past due	0.11	0.33	62	0.07	0.31	54									
	Nonaccrual	0.13	0.89	10	0.11	0.73	6									
Revolving	30–89 days past due	0.25	0.48	31	0.38	0.45	41									
	90+ days past due	0.57	0.03	99	0.34	0.05	92									
	Nonaccrual	0.01	1.13	10	0	1	5									
Closed-end	30–89 days past due	0.19	0.65	16	0.08	0.70	5									
	90+ days past due	0	0.38	17	0	0.35	16									
	Nonaccrual	0.16	0.87	12	0.14	0.70	12									
Junior lien	30–89 days past due	0.01	0.02	44	0	0.02	9									
	90+ days past due	0	0	32	0	0	29									
	Nonaccrual	0	0.04	17	0	0.04	19									
Commercial real estate	30–89 days past due	0.04	0.26	22	0.07	0.18	33									
	90+ days past due	0	0.02	56	0.09	0.03	80									
	Nonaccrual	0.05	0.62	8	0	0.23	5									
Construction and development	30–89 days past due	0.08	0.28	42	0	0.28	12									
	90+ days past due	0.01	0.01	82	0.46	0.02	96									
	Nonaccrual	0.25	0.41	63	0	0.20	12									
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25									
	90+ days past due	0	0	42	0	0	41									
	Nonaccrual	0	0.03	27	0	0.02	30									
Other	30–89 days past due	0.08	0.22	54	0	0.20	15									
	90+ days past due	0.01	0	90	0.46	0.01	97									
	Nonaccrual	0.25	0.35	68	0	0.17	14									
Multifamily	30–89 days past due	0.18	0.09	78	0.22	0.08	86									
	90+ days past due	0	0	45	0	0	41									
	Nonaccrual	0	0.11	20	0	0.05	21									
Nonfarm non-residential	30–89 days past due	0	0.23	6	0.05	0.14	28									
	90+ days past due	0	0.02	26	0.03	0.03	71									
	Nonaccrual	0	0.80	2	0	0.28	5									
Owner Occupied	30–89 days past due	0	0.07	8	0.03	0.07	32									
	90+ days past due	0	0	33	0.03	0.01	80									
	Nonaccrual	0	0.27	5	0	0.16	7									
Other	30–89 days past due	0	0.14	11	0.02	0.07	36									
	90+ days past due	0	0.01	33	0	0.01	30									
	Nonaccrual	0	0.44	5	0	0.10	9									
Farmland	30–89 days past due	0	0.11	30	0	0.23	23									
	90+ days past due	0	0	45	0	0.01	42									
	Nonaccrual	0	1.13	19	0	0.84	19									
Credit card	30–89 days past due	1.58	0.95	83	1.84	1.19	85									
	90+ days past due	0.73	0.63	51	0.72	0.78	45									
	Nonaccrual	0	0.05	37	0	0.11	35									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,238,526	2,234,935													
Retained earnings.....	473,974	437,072													
Accumulated other comprehensive income (AOCI)	31,604	-31,749													
Common equity tier 1 minority interest	0	0													
Common equity tier 1 capital before adjustments/deductions.....	2,744,104	2,640,258													
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	995,492	995,492													
Accumulated other comprehensive income-related adjustments	31,604	-31,749													
Other deductions from common equity tier 1 capital.....	0	0													
Subtotal:	1,717,008	1,676,515													
Adjustments and deductions for common equity tier 1 capital	0	0													
Common equity tier 1 capital	1,717,008	1,676,515													
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus.....	0	0													
Non-qualifying capital instruments	0	0													
Tier 1 minority interest not included in common equity tier 1 capital	0	0													
Additional tier 1 capital before deductions.....	0	0													
Less: Additional tier 1 capital deductions.....	0	0													
Additional tier 1 capital	0	0													
Tier 1 Capital	1,717,008	1,676,515													
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0													
Non-qualifying capital instruments	0	0													
Total capital minority interest not included in tier 1 capital	0	0													
Allowance for loan and lease losses in tier 2 capital.....	172,950	131,130													
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0													
Tier 2 capital before deductions	172,950	131,130													
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0													
Tier 2 capital	172,950	131,130													
Exited advanced approach tier 2 capital															
Total capital	1,889,958	1,807,645													
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	22,376,593	20,078,737													
Less: Deductions from common equity tier 1 capital.....	995,492	995,492													
Less: Other deductions.....	-74,508	4,876													
Total assets for leverage ratio.....	21,455,609	19,078,369													
Total risk-weighted assets.....	13,769,885	14,110,799													
Exited advanced approach total RWA.....															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	12.47	12.35	58	11.88	12.11	50									
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46									
Tier 1 capital, column A	12.47	13.08	46	11.88	12.78	39									
Tier 1 capital, column B	0	0.34	46	0	0.34	46									
Total capital, column A	13.73	15.23	24	12.81	14.36	26									
Total capital, column B	0	0.39	46	0	0.38	46									
Tier 1 leverage	8	9.13	16	8.79	9.76	25									
Supplementary leverage ratio, advanced approaches HCs.....		8.72			7.41										

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0					
Total property and casualty assets	0	0					
Reinsurance recoverables (P/C)							
Total life and health assets	0	0					
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0					
Total insurance underwriting equity	0	0					
Total property and casualty equity	0	0					
Total life and health equity	0	0					
Total insurance underwriting net income	0	0					
Total property and casualty	0	0					
Total life and health	0	0					
Claims and claims adjusted expense reserves (P/C)	0	0					
Unearned premiums (P/C)	0	0					
Policyholder benefit and contractholder funds (L/H)	0	0					
Separate account liabilities (L/H)	0	0					
Insurance activities revenue	2,715	3,479				-21.96	-86.91
Other insurance activities income	2,715	3,479				-21.96	-86.91
Insurance and reinsurance underwriting income	0	0					
Premiums	0	0					
Credit related insurance underwriting	0	0					
Other insurance underwriting	0	0					
Insurance benefits, losses, expenses	0	0					
Net assets of insurance underwriting subsidiaries	0	0					
Life insurance assets	466,537	453,873				2.79	-73.79

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37									
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47										
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53										
Separate account assets (L/H) / Total life assets		11.24			7.26										
Insurance activities revenue / Adjusted operating income	0.37	0.41	71	0.45	0.47	74									
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37									
Credit related premium income / Total premium income		38.23			34.91										
Other premium income / Total premium income		61.77			65.09										
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39									
Insurance net income (P/C) / Equity (P/C)		15.59			19.86										
Insurance net income (L/H) / Equity (L/H)		3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61										
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15										
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15										
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42									
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	24.23	11.03	96	25.12	11.51	94									

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)		0			0										
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34									

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	510,421	622,561			
Real estate loans	224,924	289,014			
Commercial and industrial loans	20,907	32,302			
Loans to depository institutions and other banks acceptances	0	0			
Loans to foreign governments and institutions	0	0			
Loans to individuals	239,975	282,150			
Agricultural loans	0	0			
Other foreign loans	9,718	12,913			
Lease financing receivables	14,897	6,182			
Debt securities	0	0			
Interest-bearing bank balances	0	0			
Total selected foreign assets	510,421	622,561			
Total foreign deposits	1,624,658	1,473,340			
Interest-bearing deposits	776,897	781,965			
Non-interest-bearing deposits	847,761	691,375			

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	5.40	0.87	91	5.03	1.25	86									
Cost: Interest-bearing deposits	0.35	0.42	46	0.61	1.19	20									
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03										
Commercial and industrial loans		0.64			0.29										
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases	-18.01	-2.40	21	-8.32	22.48	34									
Total selected assets	-18.01	2.04	21	-8.32	12.40	35									
Deposits	10.27	3.46	43	6.16	10.36	56									

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Securitization activities		0	0					-100.00
1–4 family residential loans		0	0					-100.00
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and industrial loans		0	0					
All other loans and leases		0	0					
Retained credit exposure		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and industrial loans		0	0					
All other loans and leases		0	0					
Unused commitments to provide liquidity (servicer advance)		0	0					
Seller's interest carried as securities and loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Commercial and industrial loans		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
Activity as a Percent of Total Assets								
Securitization activities		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and Industrial loans		0	0					
All other loans and leases		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0			
Total retained credit exposure and asset sale credit exposure	0	0			

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0					-100.00
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total 30–89 days past due securitized assets	0	0					-100.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0					-100.00
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total 90+ days past due securitized assets	0	0					-100.00
Total past due securitized assets	0	0					-100.00
Net Losses on Securitized Assets							
1–4 family residential loans	0	0					
Home equity lines	0	0					
Credit card receivables	0	0					
Auto loans	0	0					
Commercial and industrial loans	0	0					
All other loans and leases	0	0					
Total net losses on securitized assets	0	0					

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

1025608

RSSD Number

12

FR Dist.

1

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	142,000	300,300				-52.71	-75.40
Dividends	142,000	300,300				-52.71	-75.33
Interest	0	0					-100.00
Management and service fees	0	0					
Other income	0	0					-100.00
Income from nonbank subsidiaries	1,169	1,691				-30.87	
Dividends	0	0					
Interest	0	0					
Management and service fees	0	0					
Other income	1,169	1,691				-30.87	
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	143,169	301,991				-52.59	-75.20
Securities gains (losses)	0	0					
Other operating income	0	0					
Total operating income	143,169	301,991				-52.59	-75.20
Operating Expenses							
Personnel expenses	3,660	5,241				-30.17	-94.50
Interest expense	0	0					-100.00
Other expenses	4,014	3,410				17.71	-96.27
Provision for loan and lease losses	0	0					
Total operating expenses	7,674	8,651				-11.29	-97.24
Income (loss) before taxes	135,495	293,340				-53.81	-54.74
Applicable income taxes (credit)	-679	-1,672					
Extraordinary items							
Income before undistributed income of subsidiaries	136,174	295,012				-53.84	-66.73
Equity in undistributed income of subsidiaries	49,580	-10,620					-82.80
Bank subsidiaries	49,580	-10,620					-82.80
Nonbank subsidiaries	0	0					
Subsidiary holding companies	0	0					
Net income (loss)	185,754	284,392				-34.68	-73.37
Memoranda							
Bank net income	191,580	289,680				-33.86	-77.82
Nonbank net income	0	0					
Subsidiary holding companys' net income	0	0					

Parent Company Balance Sheet

	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	1-Year	5-Year
Assets												
Investment in bank subsidiaries	2,726,497	98.40	2,617,949	98.15							4.15	-81.62
Common and preferred stock	2,726,497	98.40	2,617,949	98.15							4.15	-81.62
Excess cost over fair value	0	0	0	0								
Loans, advances, notes, and bonds	0	0	0	0								
Other receivables	0	0	0	0								
Investment in nonbank subsidiaries	0	0	0	0								
Common and preferred stock	0	0	0	0								
Excess cost over fair value	0	0	0	0								
Loans, advances, notes, and bonds	0	0	0	0								
Other receivables	0	0	0	0								
Investment in subsidiary holding companies	0	0	0	0								
Common and preferred stock	0	0	0	0								
Excess cost over fair value	0	0	0	0								
Loans, advances, notes, and bonds	0	0	0	0								
Other receivables	0	0	0	0								
Assets Excluding Investment in Subsidiaries												
Net loans and leases	0	0	0	0								
Securities	0	0	0	0								
Securities purchased (reverse repos)	0	0	0	0								
Cash and due from affiliated depository institution	18,066	0.65	24,455	0.92							-26.13	-98.74
Cash and due from unrelated depository institution	0	0	0	0								-100.00
Premises, furnishings, fixtures and equipment	0	0	0	0								-100.00
Intangible assets	0	0	0	0								
Other assets	26,138	0.94	24,969	0.94							4.68	-71.18
Balance due from subsidiaries and related institutions	0	0	0	0								
Total assets	2,770,701	100.00	2,667,373	100.00		100.00					3.87	-83.06
Liabilities and Capital												
Deposits	0	0	0	0								
Securities sold (repos)	0	0	0	0								
Commercial paper	0	0	0	0								
Other borrowings 1 year or less	0	0	0	0								-100.00
Borrowings with maturity over 1 year	0	0	0	0								-100.00
Subordinated notes and debentures	0	0	0	0								-100.00
Other liabilities	26,597	0.96	27,115	1.02							-1.91	-72.44
Balance due to subsidiaries and related institutions	0	0	0	0								-100.00
Total liabilities	26,597	0.96	27,115	1.02							-1.91	-98.90
Equity Capital	2,744,104	99.04	2,640,258	98.98							3.93	-80.31
Perpetual preferred stock (income surplus)	0	0	0	0								
Common stock	1,402	0.05	1,399	0.05							0.21	0.50
Common surplus	2,514,014	90.74	2,503,677	93.86							0.41	-68.36
Retained earnings	473,974	17.11	437,072	16.39							8.44	-92.30
Accumulated other comprehensive income	31,604	1.14	-31,749	-1.19								
Other equity capital components	-276,890	-9.99	-270,141	-10.13								
Total liabilities and equity capital	2,770,701	100.00	2,667,373	100.00		100.00					3.87	-83.06
Memoranda												
Loans and advances from bank subsidiaries	0	0	0	0								-100.00
Loans and advances from nonbank subsidiaries	0	0	0	0								
Notes payable to subsidiaries that issued TPS	0	0	0	0								
Loans and advances from subsidiary holding companies	0	0	0	0								
Subordinated and long-term debt 1 year or less	0	0	0	0								-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0								

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	6.88	7.29	41	10.90	9.68	68									
Bank net income / Average equity investment in banks	7.16	7.45	41	11.11	10.51	62									
Nonbank net income / Average equity investment in nonbanks		9.75			7.89										
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55										
Bank net income / Parent net income	103.14	88.16	51	101.86	82.22	45									
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10									
Subsidiary holding companies' net income / Parent net income		68.34			74										
Leverage															
Total liabilities / Equity capital	0.97	20.06	10	1.03	20.43	11									
Total debt / Equity capital	0	14.41	10	0	14.31	13									
Total debt + notes payable to subs that issued TPS / Equity capital	0	16.67	6	0	16.36	7									
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	14.56	13									
Total debt / Equity capital – excess over fair value	0	14.52	10	0	14.51	13									
Long-term debt / Equity capital	0	13.56	10	0	13.04	13									
Short-term debt / Equity capital	0	0.77	38	0	1.02	36									
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40									
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38									
Long-term debt / Consolidated long-term debt	0	34.67	10	0	28.44	13									
Double Leverage															
Equity investment in subs / Equity capital	99.36	102.81	27	99.16	103.22	23									
Total investment in subs / Equity capital	99.36	110.16	17	99.16	111.07	12									
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.09	0.47	27	-0.08	0.36	22									
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22										
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	100.75	136.59	31	206.72	177.68	69									
Cash from ops + noncash items + op expense / Op expense + dividend	100.03	147.24	23	206.75	190.27	61									
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.53	134.08	25	112.80	116.34	53									
Pretax operating income + interest expense / Interest expense		2,016.32			1,968.54										
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,539.23			1,632.83										
Dividends + interest from subsidiaries / Interest expense + dividends	105.11	150.43	29	217.22	210.80	60									
Fees + other income from subsidiaries / Salary + other expenses	15.23	13.95	68	19.55	16.52	68									
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11										
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.31	3.85	15	-0.10	2.64	23									
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04										
Nonaccrual		1.03			0.54										
Total		1.13			0.58										
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49									
To nonbank subsidiaries	0	0.05	46	0	0.10	46									
To subsidiary holding companies	0	0	49	0	0	49									
Total	0	0.05	46	0	0.10	46									
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12									
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50									
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36									

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	99.21	81.10	71	46.86	57.84	48									
Dividends declared / Net income	72.73	42.29	89	48.61	33.08	81									
Net income – dividends / Average equity	1.88	4.14	22	5.60	6.46	41									
Percent of Dividends Paid															
Dividends from bank subsidiaries	105.11	132.17	38	217.22	178.13	60									
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19									
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42									
Dividends from all subsidiaries	105.11	174.85	25	217.22	260.40	49									
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	74.12	60.28	65	103.67	66.55	87									
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18									
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36									
Other income from bank subsidiaries.....	0	0	46	0	0	46									
Operating income from bank subsidiaries	74.12	62.88	59	103.67	69.36	83									
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95										
Interest income from nonbank subsidiaries.....		7.38			20.25										
Management and service fees from nonbank subsidiaries		0.86			1.92										
Other income from nonbank subsidiaries.....		0.16			1.06										
Operating income from nonbank subsidiaries		79.84			150.41										
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23										
Interest income from subsidiary holding companies		8.40			6.54										
Management and service fees from subsidiary holding companies.....		0.44			0.36										
Other income from subsidiary holding companies		0.01			0.29										
Operating income from subsidiary holding companies.....		55.20			76.49										
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.18	69.76	76	99.44	67.32	80									
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18									
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36									
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44									
Operating income from bank subsidiaries	99.18	82.20	66	99.44	78.80	71									
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19									
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30									
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41									
Other income from nonbank subsidiaries.....	0.82	0.01	94	0.56	0.04	90									
Operating income from nonbank subsidiaries	0.82	4.70	56	0.56	7.29	44									
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43									
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44									
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49									
Other income from subsidiary holding companies	0	0	49	0	0	48									
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40									
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37										
Loans and advances from subsidiaries / Total debt		27.08			28.33										